



Effective 1/01/2026

Monthly Service Charge Share Draft (Checking) Account Fees

GEM Checking

GEM Checking	\$7.50
Senior GEM Checking (members 55 and over)	\$3.50

Budget Checking

Minimum Balance \$300 or more	No Charge
Minimum Balance less than \$300	\$4.00

Economy Checking

Economy Checking	No Charge
Insufficient Funds (each NSF item)	\$27.50
Courtesy Pay (each item)	\$27.50
Stop Payment Order consecutive	\$25.00
Stop Payment non-consecutive	\$25.00

Money Market

Minimum balance of \$1000 or more	No Charge
Minimum balance less than \$1000	\$6.00
Up to 3 drafts per month and 3 cash or official check withdrawals per month	No Charge
Over 3 drafts and 3 cash or official check withdrawals per month	\$3.00 each

Automatic Overdraft Transfer

(shares to checking)	\$2.00
Interim Balance (telephone request)	No Charge

Account History Print-out	\$2.00
Estatements	No Charge

Paper Statement Fee*	\$2.00
Budget Checking, GEM & Senior GEM	No Charge



Between the age of 18 to 65	\$2.00
Statement Copy	\$2.00
Check Copy	
2 Free copies per statement period Fees begin with 3rd copy (each) Faxed Copy	\$2.00
Mailed Copy	\$2.00
Online Banking Copy	No Charge
Check Printing- Depends on style, # of checks ordered. GEM Checking - 2 boxes of free GEM checks each calendar year	
Temporary Checks (Economy Accounts only)	\$5.00 per sheet
Account Balancing Assistance	\$10.00 hour; \$10.00 minimum
Account Research	\$10.00 hour; \$10.00 minimum
Cashier's Check	\$3.00 each
Teller Check (Economy Accounts only)	\$1.00 per item
Other Account Fees	
ATM/Debit MasterCard Fees- No Fees for transactions made at Texas Bridge owned ATMs. \$1.00 fee for each withdrawal and/or transfer and 0.50 for inquiries performed at a non-Texas Bridge owned ATM. ATM owners may also assess a convenience fee for each transaction performed at their location	
All Point-of-Sale (POS) transactions	No Charge
Replacement ATM/Debit Cards	\$5.00
ATM/Debit Card NSF Fee (per item)	\$27.50
ATM/Debit Card Courtesy Pay Fee (per item)	\$27.50
ATM/Debit Card Overdraft Transfer Fee	\$2.00
Check Cashing Fee (each item) for members with less than \$100 in shares with no other loan or deposit services	
	\$3.00



Check Exchange Fee	\$3.00 per item
Non-Member Check Cash Fee	\$3.00 per item
Returned Deposit Fee (charge-back) each item	\$10.00
Returned Mail Fee	\$5.00 per month
Notary Fee	
Member	No Charge
Non-member	Per State fee schedule
Wire Transfers	
Incoming	No Charge
Outgoing - Domestic	\$17.50
Outgoing - International	\$45.00
Money Order (maximum money order value \$1,000)	
With GEM Checking	No Charge
Without GEM Checking	\$1.00 each
Photocopy	
Over 5 pages	0.25 each page
Fax Machine Service	
Incoming	No Charge
Outgoing Local (Up to 5 Pgs.)	\$1.00
Outgoing non-local	Priced per destination
ACH Return Fee (per item)	\$27.50
ACH Courtesy Pay (per item)	\$27.50
Corporate Checks - issued to replace "on-us" checks presented for payment	\$2.00
Misrouted IRS Refund Fee	\$12.00
Excessive Withdrawal Fee	
Share (Savings) Accounts (in excess of 6 monthly)	\$1.00 each



Vacation Club Accounts (in excess of 3 monthly)	\$1.00 each
TELLER-LINE	
Up to 6 transfers from Share Account per calendar month	No Charge
Fees Begin with 7th transfer	\$1.00 each
Inquiries	No Charge
Closed Share Account Fee (closed within 90 days of opening)	\$10.00
Christmas Club Early Withdrawal Fee	\$5.00
Inactive Share (no activity for 6 months)	\$10.00
Levy Processing Fee	\$30.00
Garnishment Fee	\$50.00
IRA Annual Admin Fee	\$10.00
Membership Fee	\$1.00
Safe Deposit Box	
3X10	\$40.00 Annually
5X10	\$60.00 Annually
10X10	\$110.00 Annually
* Certain fee exclusions and conditions apply	